

## North Yorkshire County Council

### Care and Independence Overview and Scrutiny Committee

4 July 2013

#### Safeguarding – Financial Abuse

##### **1.0 Purpose of Report**

- i. To report on discussions with the Chairman of the North Yorkshire Safeguarding Board.
- ii. To propose an approach that the Committee could employ to the scrutiny of safeguarding issues.
- iii. To decide upon the Group spokesperson's recommendation that an in-depth review be undertaken in relation to financial abuse of vulnerable adults.

##### **2.0 Introduction**

- 2.1 Safeguarding is a range of activity aimed at upholding an adult's fundamental right to be safe, at the same time as respecting people's rights to make choices. All Councillors share responsibility for safeguarding, but scrutiny members in particular must ensure that arrangements for safeguarding of communities, particularly for vulnerable adults, are effective.
- 2.2 In the past the Committee has done this by reviewing the Annual Report to the North Yorkshire Safeguarding Board, which oversees arrangements for adult safeguarding in the County.
- 2.3 On the last occasion it did this the Committee concluded that measures have been taken to ensure high standards of adult protection across all agencies, particularly for those who need support.
- 2.4 When Group Spokespersons met Jonathan Phillips, the Board's Chairman, for a separate meeting, discussion centred on the Committee's approach to ensuring safeguarding featured appropriately throughout its work programme. The conclusion was that a once a year review of the Annual Report, sometimes in amongst a busy agenda, might not be the most effective way to meet your responsibilities. In short, the topic warrants a higher degree of prominence.

### **3.0 Proposed Scrutiny of Safeguarding**

- 3.1 Two proposals emerged from this discussion; in addition to the Annual Report – taken towards the end of the year – that at one other meeting during the year, the Committee schedule a focussed discussion on a particular safeguarding theme or area of the Board’s work.
- 3.2 The second proposal, in part prompted by Jonathan Phillips, was that as its first in-depth review, the Committee embark on an examination of the picture of financial abuse of vulnerable adults in the County. Group Spokespersons supported this view. I have drafted an initial project plan - attached.

### **4.0 Recommendations**

1. The Committee note the recommended approach to consideration of safeguarding issues.
2. An in-depth review on the financial abuse of adults be undertaken along the lines of the project plan attached.
3. Members are invited to express an interest in being involved in this review.

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Background Documents: None

**North Yorkshire County Council**  
**Care and Independence O&S Committee**  
**Safeguarding - Financial Abuse**

**Project Proposal**

**1.0 PURPOSE OF WORK: RATIONALE**

- 1.1. The Department of Health and the Home Office set out the “No Secrets” guidance that safeguarding adults is a key responsibility of local authorities. The Care Bill creates a legal framework for safeguarding adults.
- 1.2. Safeguarding covers a range of activities aimed at upholding an adult’s fundamental right to be safe, included in this is the right for a person to be safe from financial exploitation.
- 1.3. Everyone has the right to the money and property that is legally theirs. Financial abuse is the theft or misuse of money or personal possessions, which involves an individual's resources being used to the advantage of another person.
- 1.4. Vulnerable groups include older people, and those who are learning-disabled, or have physical or sensory impairment. Projections are there will be an increase in the numbers of these groups receiving care from paid workers, family and friends, a proportion of who are unable to protect themselves from harm or exploitation; but, many people not receiving services, or considered eligible for them, may lack the ability to protect themselves from financial exploitation or harm.
- 1.5. Financial abuse can:
  - lead to deterioration in physical and/or mental health, betrayal, loss of self-esteem, stress, anxiety etc – but vulnerable people are less likely to be in a position to replace lost savings;
  - leave people embarrassed or in denial, refusing to accept they are victims.
  - lead to greater social isolation and exclusion, particularly where the loss of money makes it more difficult for the person to live a full and active life;
  - if the perpetrator is a professional, harm the reputation of that profession eg a carer, resulting in decreasing trust and confidence and the individual not seeking the support and intervention to prevent decline and dependency;
  - lead to victims no longer being able to purchase their care support at a time when pressures on public services are increasing.
- 1.6. The Care and Independence Overview and Scrutiny Committee has, as part of its remit, a scrutiny role in regard to safeguarding activity in the county.
- 1.7. The rationale for work by Scrutiny Members’ on this stems from their community leadership role. Councillors, as democratically elected strategic leaders are encouraged to look across all public services, not just those that are the responsibility of the authority they represent.

## 2.0 PROPOSED SCOPE/ISSUES

- 2.1.
- Consider the extent of the problem of financial abuse against vulnerable adults
  - Examine the range of strategic actions being undertaken to combat and reduce the threat
  - Are safeguarding processes sufficiently developed and is best practice being followed?
  - Are preventative measures and responses being tailored to take account of the nature of the perpetrator, the detail of the crime; level of vulnerability of the adult and the potential impact on the vulnerable person.
- 2.2. How is financial abuse defined and interpreted locally. Too broad and the definition becomes meaningless and discredited, too narrow it excludes identification and prevention - has the Safeguarding Board got that balance right?
- 2.3. **Prevalence - How widespread and significant is the problem**
- 2.4.
- What stops people reporting ie potential cultural issues in North Yorkshire – self-reliance, a stoical nature, to the extent that the level of under-reporting is more significant than elsewhere.
  - Profiling the perpetrator - high probability is someone close eg a relative
  - How much greater is the risk of abuse if people live alone
  - Financial abuse in ethnic communities
- 2.5. **Recognition and prevention**
- 2.6.
- What are the risk factors, are they known, are they being identified. Are the indicators of abuse - changes in victim's conditions; possessions sold; unexplained withdrawals form accounts; sudden changes in bank balance etc – being recognised?
  - Reaching a balance between the need for autonomy with intervention to protect them from perceived abuse
  - Is protection constrained by difficulties in investigating, proving and rectifying financial abuse once it had occurred?
  - Are community support networks being encouraged?
  - Are vulnerable people being offered information and support to help protect themselves?
  - Training for professionals – is it at the right level?
- 2.7. **Information, education and advice – what is available**
- 2.8.
- Is information centred on needs and wishes of the individual and not services
  - What financial advice and money management is available?
- 2.9. **Regulation - Are local regulatory and inspection systems of health and social care**

providing people with protection?

**2.10. Identifying what can be done**

- 2.11.
- What preventative interventions are the most effective?
  - What is the level of awareness in all professional sectors, generally and specifically with staff in direct contact with vulnerable adults
  - Is the Board's approach on this issue the right one - how can effectiveness be measured?
  - Are agencies working collaboratively using existing strategies?
  - Is information being shared appropriately?
- 2.12. Evaluating the experience of people in process/system when financial abuse is recognised

**3.0 MEMBERSHIP**

- 3.1. Yet to be defined number of Care and Independence Scrutiny Members - involvement of Corporate and Partnerships Scrutiny to be determined.

**4.0 TIMESCALE**

- 4.1. To be determined by task group, but ideally timed to conclude around publication of the Safeguarding Board's Annual Report.